

CLAIMS

What Is Claimed Is:

1. An apparatus for processing a transaction,
comprising:

a memory device for storing information regarding at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, and information for processing a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, and a derivative;

a receiver for receiving an information request from a communication device associated with a user, wherein said information request is a request for information regarding said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, and a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, and a derivative;

a processor for processing said information request in conjunction with said information stored in said memory device, wherein said processor generates an information report containing information in response to said information request, and further wherein said information report contains video information; and

a transmitter for transmitting said information report to the communication device associated with the user.

2. The apparatus of claim 1, wherein the communication device is at least one of a video telephone and a videophone.

3. The apparatus of claim 1, wherein said receiver receives a user response containing information for entering into a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, and wherein said processor at least one of processes a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, and consummates a transaction involving said at

least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative.

4. The apparatus of claim 3, wherein said processor generates a transaction confirmation message, and further wherein said transmitter transmits said transaction confirmation message to the communication device associated with the user.

5. The apparatus of claim 1, wherein said apparatus is at least one of a computer, a server computer, a network computer, and a communication device.

6. The apparatus of claim 1, wherein the communication device is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, a watch, a network computer, and a server computer.

7. The apparatus of claim 1, wherein said apparatus

is utilized at least one of on and over a communication network, a telecommunication network, a wireless communication network, the Internet, and the World Wide Web.

8. The apparatus of claim 1, wherein said receiver receives a voice signal.

9. The apparatus of claim 1, wherein said at least one of said information request, said information report, said user response and said transaction confirmation message is at least one of an e-mail message, an electronic transmission, an instant messaging service message, a telephone message, a letter mail delivery, a telephone transmission, a facsimile transmission, a beeper message, and a pager message.

10. The apparatus of claim 1, wherein said information report contains at least one of text information and audio information.

11. The apparatus of claim 1, wherein said processor stores information regarding a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, and a derivative.

12. The apparatus of claim 1, wherein at least one of said apparatus and said processor stores information regarding at least one of said information request, said information report, and a user response.

13. The apparatus of claim 1, wherein said processor generates at least one of a promotional message and an advertising message involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, for the user.

14. The apparatus of claim 13, wherein said at least one of a promotional message and an advertising message is stored for the user.

15. The apparatus of claim 14, wherein said processor generates a notification message notifying the user of the existence of at least one of said promotional message and said advertising message, wherein said notification message is at least one of an e-mail message, an electronic transmission, an instant messaging service message, a telephone message, a letter mail delivery, a telephone transmission, a facsimile transmission,

a beeper message, and a pager message, and further wherein said transmitter transmits said notification message to the communication device associated with the user.

16. A method for processing a transaction,
comprising:

storing information regarding at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, and information for processing a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, and a derivative;

receiving an information request from a communication device associated with a user, wherein said information request is a request for information regarding said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative, and a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, and a derivative;

processing said information request in conjunction with said stored information;

generating an information report containing information in response to said information request, wherein said information report contains video information; and

transmitting said information report to the communication device associated with the user.

17. An apparatus for processing a transaction, comprising:

a data entry device for inputting an information request containing a request for information regarding at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative;

a processor for processing said information request;

a transmitter for transmitting said information request to a vendor computer;

a receiver for receiving an information report from

the vendor computer, wherein said information report contains video information regarding said at least one of at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative; and

a display device for displaying at least a portion of the information contained in said information report.

18. The apparatus of claim 17, wherein said apparatus is at least one of a video telephone and a videophone.

19. The apparatus of claim 17, wherein said transmitter transmits a user response containing information for entering into a transaction involving said at least one of a good, a product, a service, a security, a stock, a bond, a commodity, a derivative.

20. The apparatus of claim 17, wherein said receiver receives a transaction confirmation message.